

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In Re: STEPHEN COLLIAS

**Ch 13
Case # 17-46407
Judge: Phillip J. Shefferly**

Debtor(s)
_____ /

**FOURTH APPLICATION FOR AWARD OF POST-CONFIRMATION
COMPENSATION FOR SERVICES RENDERED IN A
CHAPTER 13 CASE OVER \$1000.00**

Now comes, Debtor's Counsel, John Z. Kallabat, and pursuant to LBR 2016-1 and 9014-1 (EDM), moves this Court for approval of an award for compensation stating:

1. (A) Debtor's counsel seeks compensation for legal services and costs in this application, counsel for debtor seeks approval for total compensation for legal services rendered in the amount of \$1833.82;
- (B) and total reimbursement for the advancement of expenses in the amount of \$135.95 is sought. It was necessary to pay costs associated with this case including, but not limited to postage and copy expenses.
- (C) The balance of any retainer on deposit with the applicant that remains after the payment of prior fee awards = \$0.00.
2. Debtor filed for Chapter 13 relief on April 27, 2017. The Chapter 13 Plan was confirmed on August 2, 2017. The time period for which compensation is sought from services rendered is from April 3, 2020 through October 5, 2020.
3. Debtor's counsel performed legal services which were necessary to be performed on behalf of the debtor(s) for which he has yet to be compensated and were of benefit to the estate: The services included and the benefits to the estate included:
 - semi-yearly review of debtors case file, Pacer, Chapter 13 Network and Plan Calculation to determine if changes to the plan are necessary,
 - review of incoming correspondence from client and Trustee's office,
 - drafting and sending of outgoing correspondence to client and Trustee's office,
 - telephone conference with client regarding issues,
 - review of pleadings filed by Trustee,
 - preparation and filing of Certificate of Non Response for fee application,
 - preparation and filing of Amended Schedules I and J,
 - preparation and filing of Chapter 13 Post Confirmation Plan Modification,
 - preparation and filing of Certificate of Non Response for Plan Modification

- preparation and filing of Amended Payment Order

The services rendered for, to and on behalf of the debtor(s) were necessary for the benefit of the debtor(s) to maximize the debtor(s) likelihood of successfully completing the Chapter 13 Plan and receiving a discharge.

4. The services were not rendered in connection with an adversary proceeding.
5. The current status of the bankruptcy case is that, with the services performed, the debtor is currently 80.20% paid in to his Chapter 13 Plan. Debtor is delinquent in the amount of \$10,153.45 and the case will continue on a path towards successful completion, and the debtor has maximized his chances of successfully completing all plan requirements and obtaining a discharge. In addition, approval of this fee application will have an adverse impact on the timely completion of the plan due to the plan payment delinquency.
6. It will continue to be necessary to monitor and review this case and take action on behalf of the debtor(s) periodically throughout the life of the case. Counsel will be contacting the Debtor to discuss the delinquency. This will maximize debtor(s) likelihood of successfully obtaining a discharge.
7. There are currently no unpaid administrative expenses in this case.
8. At no time were there any specific instances in which an award is sought for the service of more than one professional and paraprofessional for the same work. A specific detailed breakdown of the time spent by each professional and paraprofessional is set forth in Exhibit 5.
9. As this is the FOURTH Application for Attorney Fees and Costs, Post-Confirmation, Debtor's counsel has previously been approved to be paid fees or expenses prior to this application for compensation, as set forth as follows:

Date of award:	Amount of Compensation:
09-05-2017	\$4,244.98
08-21-2018	\$1,824.96
07-30-2019	\$2,437.06
04-28-2020	\$991.70

10. The Debtor(s) have been provided with a copy of this application seven (7) days prior to the filing of this application and have been requested to concur with the fees requested; a copy of the request for concurrence is attached hereto as Exhibit 8. If concurrence has been received by counsel for debtor(s) prior to the filing of this application, it is attached hereto as Exhibit 9, otherwise Exhibit 9 has been left blank.
11. Pursuant to L.B.R. 2016-1(a)(11) a copy of the Proposed Order is marked as Exhibit 1.
12. Pursuant to L.B.R. 2016-1(a)(12) a copy of the Order Approving the Employment of the Applicant is not attached as this code is not applicable for debtor's attorney in this case.

13. Pursuant to L.B.R. 2016-1(a)(13) a copy of the Statement under F.R. Bankr.P. 2016(b) and/or applicant's retention agreement is marked as Exhibit 3.
14. Pursuant to L.B.R. 2016-1(a)(14) a copy of the Summary Statement of the number of hours of service rendered by each professional and paraprofessional, the hourly rate of each and the blended hourly rate of the professionals is marked as Exhibit 4.
15. Pursuant to L.B.R. 2016-1(a)(15) a copy of the Itemized Time Record in chronological order is marked as Exhibit 5.
16. Pursuant to L.B.R. 2016-1(a)(16) a copy of the Biographical Statement of the professional experience of each professional for whom an award of compensation is sought is marked as Exhibit 6.
17. Pursuant to L.B.R. 2016-1(a)(17) a copy of the Itemized Statement of Expenses for which reimbursement is sought is marked as Exhibit 7.

WHEREFORE, Debtor(s) counsel petitions this court for an Order Approving Fourth Application for Award of Post-Confirmation Compensation as an administrative claim through the Debtor(s) Chapter 13 Plan in the amount of \$1833.82 for legal services and \$135.95 for reimbursement for expenses for a total of \$1969.77, debtor(s) counsel having previously been approved fees in the amount of \$9498.70.

Dated: 10-05-2020

/s/ John Z. Kallabat
John Z. Kallabat (P-49891)
Kallabat & Associates, P.C.
Attorney for the Debtor(s)
31000 Northwestern Hwy., Ste. 201
Farmington Hills, MI 48334
(248) 647-6611
ecf@kallabatlaw.com

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In Re: STEPHEN COLLIAS

**Ch 13
Case # 17-46407
Judge: Phillip J. Shefferly**

Debtor(s)
_____/

**ORDER APPROVING FOURTH APPLICATION FOR AWARD OF
POST-CONFIRMATION COMPENSATION FOR SERVICES
RENDERED IN A CHAPTER 13 CASE OVER \$1000.00**

This matter having come before the Court upon the application of Kallabat & Associates, P.C., all interested parties having been served with notice of the application and the provisions of E.D. Mich. LBR 2016-1 having been met, no objections to the application having been received and a certification of no response having been filed, and the Court being otherwise fully advised in the premises;

IT IS HEREBY ORDERED:

1. The Court approves Applicant's fees and expenses as follows:

PRIOR AWARD(S) FOR FEES:	\$9160.66	
PRIOR AWARD(S) FOR COSTS:	\$ 338.04	
TOTAL AWARD TO DATE:		\$9498.70
THIS AWARD FOR FEES:	\$1833.82	
THIS AWARD FOR COSTS:	\$ 135.95	
TOTAL THIS AWARD:		\$1969.77
<u>GRAND TOTAL FEES AND COSTS:</u>		<u>\$11,468.47</u>
BALANCE TO BE PAID BY TRUSTEE:	\$1969.77	

2. This award covers services rendered and expenses incurred during the time period of April 3, 2020 through October 5, 2020.

Exhibit 1

COPY OF ORDER APPROVING EMPLOYMENT OF APPLICANT

This Exhibit is inapplicable as no order approving the employment of the law firm of Kallabat & Associates, P.C. is required or entered by the Court.

Exhibit 2

**United States Bankruptcy Court
Eastern District of Michigan**

In re **Stephen Collias**

Debtor(s)

Case No. **17-46407**

Chapter **13**

**STATEMENT OF ATTORNEY FOR DEBTOR(S)
PURSUANT TO F.R.BANKR.P. 2016(b)**

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.
2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]
☐ **FLAT FEE**
 - A. For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid _____
 - B. Prior to filing this statement, received _____
 - C. The unpaid balance due and payable is _____☒ **RETAINER**
 - A. Amount of retainer received **1,140.00**
 - B. The undersigned shall bill against the retainer at an hourly rate of \$ **275.00**. [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

Hourly rate subject to increase, without notice.

3. \$ **310.00** of the filing fee has been paid.
4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]
 - A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - ~~D. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - ~~E. Reaffirmations;~~
 - ~~F. Redemptions;~~
 - G. Other:
A) Understand(s) a duty to cooperate with Trustee, and to supply him/her with all documents/information requested. B) Understand(s) duty to disclose all assets & liabilities C) In Chapter 7 cases, Debtor(s) understand(s) that Trustee has duty to investigate and liquidate non-exempt assets for the benefit of creditor(s). D) Debtor understands that a no asset case may become an asset case and debtor has duty to cooperate with requests of Trustee. Chapter 7 Debtor(s) understand(s) that upon filing of the case, all creditors including mortgage company and car finance company will be AUTOMATICALLY STAYED from all actions to collect a debt, therefore DEBTOR MUST CONTINUE PAYMENTS ON MORTGAGE or CAR NOTES DEBTOR WISHES TO KEEP.

5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
Chapter 13: In accordance with the Chapter 13 Plan and retainer agreement between the Debtor and Kallabat & Associates, PC, Attorney intends to file an application for Award and Approval of Attorneys Fees for Pre-Confirmation Services; however, Debtor's attorney may elect instead to accept the \$3,500.00 for Pre-Confirmation service. This decision will be made at the time of confirmation solely at the discretion of Debtor's Attorney.

Chapter 7 cases only: Any services, time worked and/or costs outside of those contemplated under Paragraph 4 above, which attorney fee shall accrue at the rate of \$245

per hour, these not included services include but are not limited to:

A) Representation of debtor(s) in any reaffirmation negotiations outside the §341 first meeting of creditors.

B) Amendments to Petition, Schedules, and other pleadings

C) 2004 Hearings, objections, dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding (\$2,000 retainer fee).

D) Debtor(s) agree(s) to pay attorney fee of \$400 for any adjourned §341 meeting of creditors or confirmation hearings.

E) Debtor agrees that should attorney recover funds garnished/seized prepetition, that the attorney contingency fee shall be one-half of the amount recovered.

Debtor(s) acknowledge(s) being advised that, Debtor(s) shall have available at the meeting of creditors, ALL of the following:

a. DRIVERS LICENSE, SOCIAL SECURITY CARD

b. TITLES, to all vehicles, boats, and mobile homes.

c. DEEDS, SEV or APPRAISAL, and MORTGAGE STATEMENTS of real estate.

d. DIVORCE JUDGEMENTS, 401K, PENSION DOCUMENTS,

e. BANK STATEMENTS

Debtor acknowledges being aware that certain debts are non-dischargeable, i.e. Student Loans, Alimony/Child Support, most Taxes, debts incurred as a result of drunk driving/intoxication, fraud. Attorney cannot and makes no representations that he can clear up a credit report. Debtor understands that if funds are on deposit at a Credit Union to which debtor owes money, those funds may be "frozen" upon filing of the petition.

Debtor must maintain all insurance as required by law or contract. Failure to provide proof thereof or maintain such insurance may result in loss of the subject property.

Debtor(s) acknowledge that Kallabat & Associates is a debt relief agency. Kallabat & Associates, P.C. helps people file for bankruptcy under the Bankruptcy Code.

6. The source of payments to the undersigned was from:

A. XX Debtor(s)' earnings, wages, compensation for services performed

B. _____ Other (describe, including the identity of payor) _____

7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: May 22, 2017

/s/ John Z. Kallabat

Attorney for the Debtor(s)
John Z. Kallabat P-49891
Kallabat & Associates, PC
31000 Northwestern Hwy.
Suite 201
Farmington Hills, MI 48334
248-647-6611 ecf@kallabatlaw.com

Agreed: /s/ Stephen Konstantine Collias

Stephen Konstantine Collias

Debtor

Debtor

Exhibit 3

**SUMMARY STATEMENT OF NUMBER OF HOURS BY ATTORNEY
AND HOURLY RATE OF SERVICES PERFORMED AND
STATEMENT OF HOURLY RATE OF ATTORNEY**

Name of Attorney	Hourly Rate	Total Hours Spent	Amount Sought
John Z. Kallabat (JZK)	\$295.00		
John Z. Kallabat (JZK)	\$315.00	3.5	\$1102.50

Name of Legal Assistant	Hourly Rate	Total Hours Spent	Amount Sought
Linda Sitto (LS)	FLAT	1.0	\$87.32
Karen White (KW)	\$110.00		
Lori Reinwasser (LAR)	\$110.00		
Lori Reinwasser (LAR)	\$140.00	4.6	\$644.00

HOURLY RATE OF ATTORNEY: \$275.00 September 1, 2016 through November 30, 2017
\$295.00 December 1, 2017 to January 22, 2020
\$315.00 January 23, 2020 to present

HOURLY RATE OF LEGAL ASSISTANTS: \$100.00 September 1, 2016 to February 28, 2018
\$110.00 March 1, 2018 to January 22, 2020
\$140.00 January 23, 2020 to present

Exhibit 4

ITEMIZED TIME RECORD OF SERVICES

<u>Date</u>	<u>Rate</u>	<u>Time</u>	<u>Total</u>	
4/6/2020 LAR Case Administration Receipt and review of email from debtor. Responded regarding same.	140.00	0.20	28.00	Billable
4/28/2020 JZK Fee Application Preparation of Certificate of Non Response for fee application.	315.00	0.20	63.00	Billable
5/14/2020 LAR Case Administration Emailed debtor re: request for updated pay stubs.	140.00	0.10	14.00	Billable
5/28/2020 LAR Case Administration Multiple emails with debtor regarding his income and expenses. Review of pay stubs.	140.00	0.40	56.00	Billable
6/5/2020 LAR Case Administration Multiple emails with debtor regarding his payments. Responded regarding same.	140.00	0.40	56.00	Billable
6/5/2020 JZK Case Administration Preparation of Cover Sheet for Amendments, Amended Schedules I & J.	315.00	0.40	126.00	Billable
6/10/2020 JZK Case Administration Received and reviewed Plan Modification filed by Trustee and phone conference with client regarding impact on his case.	315.00	1.00	315.00	Billable
6/10/2020 LAR Case Administration Emailed debtor regarding payments to trustee.	140.00	0.10	14.00	Billable
6/15/2020 LAR Case Administration Emailed Joel Grand regarding payments.	140.00	0.10	14.00	Billable
6/15/2020 LAR Case Administration Receipt and review of email from debtor regarding payment address and amount. Responded regarding same.	140.00	0.10	14.00	Billable
6/15/2020 LAR Case Administration Telephone conference with client regarding his case and payments.	140.00	0.20	28.00	Billable

6/17/2020	LAR Case Administration Receipt and review of email from debtor to prepare an amended payment order.	140.00	0.10	14.00	Billable
6/17/2020	JZK Case Administration Prepared amended payment order.	315.00	0.20	63.00	Billable
6/24/2020	LAR Case Administration Received and reviewed Notice of Creditor US Reif Address Change.	140.00	0.10	14.00	Billable
6/26/2020	LAR Case Administration Receipt and review of trustee's amended payment order letter.	140.00	0.10	14.00	Billable
7/6/2020	LAR Case Administration Emails exchanged with debtor regarding payment order. Amended Payment Order and emailed to Marilee.	140.00	0.40	56.00	Billable
7/8/2020	LAR Case Administration Receipt and review of email from Tom DeCarlo asking if debtor wants to make it 100% plan. Responded regarding same	140.00	0.20	28.00	Billable
7/9/2020	LAR Case Administration Receipt and review of email response from Tom DeCarlo re: plan modification. Emailed Debtor regarding same.	140.00	0.20	28.00	Billable
7/9/2020	LAR Case Administration Multiple emails exchanged with Trustee's office regarding plan payment increase.	140.00	0.50	70.00	Billable
7/13/2020	LAR Case Administration Emails with debtor regarding 100% plan. He has agreed. Emailed Tom DeCarlo regarding same	140.00	0.20	28.00	Billable
7/20/2020	JZK Chapter 13 Plan Preparation of Chapter 13 plan modification, proposed order, notice, proof of service and exhibits.	315.00	1.00	315.00	Billable
8/4/2020	JZK Case Administration Review status of debtor's case file, Pacer and Chapter 13 Network, review of plan calculation to determine status in bankruptcy and if changes are needed in Chapter 13 plan.	315.00	0.50	157.50	Billable
8/17/2020	JZK Chapter 13 Plan Preparation of Certificate of Non Response for plan modification.	315.00	0.20	63.00	Billable

8/18/2020	LAR Case Administration Prepared amended payment order and emailed it to the trustee.	140.00	0.30	42.00	Billable
8/19/2020	LAR Case Administration Receipt and review of Trustee's Report of Receipts and Disbursements.	140.00	0.40	56.00	Billable
8/20/2020	LAR Case Administration Receipt and review of email from debtor regarding his payments.	140.00	0.10	14.00	Billable
8/31/2020	LAR Case Administration Receipt and review of email from debtor regarding payments. Responded regarding same.	140.00	0.20	28.00	Billable
9/1/2020	LAR Case Administration Receipt and review of trustee amended payment order letter.	140.00	0.10	14.00	Billable
9/1/2020	LAR Case Administration Receipt and review of Mr. Cooper letter re: loss mitigation options.	140.00	0.10	14.00	Billable
10/5/2020	LS Fee Application Prepared Fee Application, Exhibits and Proof of Service.	Flat	1.00	87.32	Billable
TOTAL			9.10	\$1,833.82	

Exhibit 5

BIOGRAPHICAL INFORMATION PURSUANT TO 11 USC §327 (a), LBR §2014-1

ATTORNEY

John Z. Kallabat (JZK)

POSITION: President of Kallabat & Associates, P.C. since 1994
-Managing all aspects of Consumer Bankruptcy Ch. 7 & Ch. 13, including initial consultations, preparation of Petition, Schedules, Plan, etc., attending hearings, adversary filings, discharge preparation and debt resolution.
-Managing all aspects of a 2 attorney consumer bankruptcy law practice, including 3 paraprofessionals.
-Responsible for overseeing several hundred open bankruptcy files.
-Represented in excess of **3,500 debtors** in consumer bankruptcy cases as of October, 2011.

BAR ADMISSION May, 1994

EDUCATION University of Detroit Mercy Law School, JD, 1993
Wayne State University School of Business, BS, 1991

SEMINARS/CLE/
WORKSHOPS Mr. Kallabat has attended numerous seminars/CLE courses for Bankruptcy including but not limited to:

- CBA Bankruptcy Seminar, 2001
- CBA Bankruptcy Seminar, 2002
- CBA Bankruptcy Brown Bag Lunch Seminar, 2003
- Western Dist of Mich Ch. 13 Trustee's Bankruptcy Seminar of Ch. 13 Basics, Battle Creek, MI 2004
- ECF Training, 2004
- CBA Bankruptcy Seminar, 2005
- CBA Bankruptcy Seminars regarding BAPCPA, 2005
- NACBA Seminar, Chicago, IL: Fighting Back: Helping Debtors Survive Bankruptcy Reform, 2005
- ABI Seminar - Practicing Under New Bankruptcy Laws, 2005
- BAPCPA One Year Later Seminar, October, 2006
- CBA Nuts & Bolts Seminar, Sterling Heights, MI, May, 2007
- CBA Dinner June 5, 2008
- CBA Dinner Meeting to Promote Uniformity in Chapter 13 Trustee Procedures
- ABI/CBA Annual Detroit Conference, November, 2008
- ABI/CBA Annual Detroit Conference, November, 2009
- CBA Dinner, Jan 28, 2010
- CBA Dinner, May 20, 2010
- CBA Dinner, October 7, 2010
- ABI/CBA Annual Detroit Conference, November, 2010

SUPPORT STAFF

Linda Sitto (LS) Bankruptcy Paralegal Mrs. Sitto is a graduate of Wayne State University with a BA in Human Resource Management in 2004. She worked in the Office of the Chapter 13 Trustee, Krispen S. Carroll from December of 2001 to April of 2010. Mrs. Sitto is knowledgeable in the preparation of Chapter 13 Bankruptcy cases. She is knowledgeable in both pre and post-confirmation Chapter 13 case work including: preparation and review of pleadings; review and preparation of various forms of correspondence; resolution of Trustee and Creditor objections; preparation, review and objecting to proof of claims; preparation and review of various motions; preparation of billing statements and applications for attorney fees; assisting attorneys in the resolution of outstanding case issues and objections. Mrs. Sitto has been employed by Kallabat & Associates, P.C. since April of 2010.

Karen White (KW) Bankruptcy Paralegal. Ms. White has extensive bankruptcy experience and has worked in the Bankruptcy field as a Paralegal/Legal Assistant since 1998. Ms. White graduated from Concordia University with a BA in Criminal Justice Administration in 2005. She obtained a MBA from Liberty University in 2007 and a MS in Human Services from Liberty University in 2009. Ms. White worked as a Legal Assistant for the Office of the Chapter 13 Trustee, Krispen S. Carroll from February, 2004 until July, 2011. Her duties as a Legal Assistant with the Chapter 13 Trustee's office included analyzing Chapter 13 Bankruptcy cases for compliance with the Bankruptcy Code and Local Bankruptcy Rules as well as a full case review in preparation for Chapter 13 Court hearings. Her duties as a Legal Assistant with the Chapter 13 Trustee's office also included conducting pre-hearing status conferences with Debtor and Creditor attorneys to resolve outstanding case issues.

In addition to her work at the Chapter 13 Trustee's office, Ms. White has worked with the Debtor Bar for seven (7) years as a Bankruptcy Paralegal/Legal Assistant. Ms. White is knowledgeable in the preparation of Chapter 7 and Chapter 13 Bankruptcy cases. Her years of experience also place her in the position for both pre and post-confirmation Chapter 13 case work including: preparation and review of pleadings; review and preparation of various forms of correspondence; resolution of Trustee and Creditor objections; preparation, review and objecting to proof of claims; preparation and review of various motions; preparation of billing statements and applications for attorney fees; assisting attorneys in the resolution of outstanding case issues and objections. Ms. White has been employed by Kallabat & Associates, P.C. since February of 2013.

Lori Reinwasser (LAR) Bankruptcy Paralegal. Ms. Reinwasser has worked in bankruptcy since January of 2011. Ms. Reinwasser graduated from Oakland Community College and obtained an Associate's Degree in Paralegal studies. She worked for a bankruptcy law firm for three years before joining Kallabat & Associates, P.C. Ms. Reinwasser has extensive experience preparing pre and post confirmation fee applications. She has also worked as a Chapter 7 paralegal preparing and filing chapter 7 cases. Ms. Reinwasser also reviewed chapter 13 cases.

Exhibit 6

ITEMIZED STATEMENT FOR REIMBURSEMENT OF EXPENSES

<u>Date</u>	<u>Expenses</u>	<u>Price</u>	<u>Quantity</u>	<u>Total</u>	
7/20/2020	JZK Photocopies Chapter 13 plan modification	0.15	252.000	37.80	Billable
10/5/2020	LS Photocopies Fee Application	0.15	405.000	60.75	Billable
7/20/2020	JZK Postage Chapter 13 plan modification	0.68	28.000	19.04	Billable
10/5/2020	LS Postage Fee Application	0.68	27.000	18.36	Billable
				<hr/>	
TOTAL					\$135.95

Exhibit 7

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In Re: STEPHEN COLLIAS

Ch 13

Case # 17-46407

Judge: Phillip J. Shefferly

Debtor(s)

_____ /

STATEMENT OF CONCURRENCE BY DEBTOR/DEBTORS

Stephen Collias state(s) and affirm(s) that he has received the Fourth Application for Award of Post-Confirmation Compensation for Services Rendered in a Chapter 13 Case filed by Kallabat & Associates, P.C., and that he concurs with the payment of the requested fees.

Specifically, I, the debtor, understand that:

1. I do not have to sign this document unless I agree with it.
2. I signed this document on the date stated below.
3. When I signed this document, all the blanks were filled in.
4. I agree that the fees and expenses requested should be allowed.

Dated: _____

STEPHEN COLLIAS
Debtor

Exhibit 8 part 1

JOHN Z. KALLABAT
ATTORNEY AT LAW

31000 Northwestern Hwy.
Suite 201
Farmington Hills, MI 48334

(248) 647-6611 phone
(248) 258-9147 fax
john@kallabatlaw.com

October 5, 2020

Stephen Collias
17310 Beechwood
Beverly Hills, MI 48025

RE: Application for Compensation
Case Number: 17-46407-pjs

Dear Mr. Collias:

Enclosed please find an Application for Compensation I have prepared to be filed in your case due to the legal services that were performed by my office after confirmation of your Chapter 13 Plan. Pursuant to Local Bankruptcy Rule 2016(a)(10), I am required to request your concurrence and agreement to the payment of these fees.

Please sign the enclosed Statement of Concurrence and return the document to my office immediately for filing with the Court. I will be filing this Application for Compensation on or after seven days after the date of this letter.

If you have any questions, please contact my office.

Sincerely,

John Z. Kallabat

John Z. Kallabat
Attorney at Law

Insert Exhibit 9 if concurrence is received prior to the filing-otherwise Exhibit 9 is blank

Exhibit 9

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In Re: STEPHEN COLLIAS

Ch 13

Case # 17-46407

Judge: Phillip J. Shefferly

Debtor(s)

_____ /

CERTIFICATE OF SERVICE - - STATEMENT OF CONCURRENCE

John Z. Kallabat, being sworn, deposes and says that on October 5, 2020, a date that is at least seven days prior to the date of the filing of this application for fees, he mailed to the debtor, at the address listed below, a request for concurrence with the fees and expenses requested as well as a copy of the fee application itself for review and approval.

Stephen Collias
17310 Beechwood
Beverly Hills, MI 48025

/s/ John Z. Kallabat
John Z. Kallabat (P-49891)
Kallabat & Associates, P.C.
Attorney for the Debtor(s)
31000 Northwestern Hwy., Ste. 201
Farmington Hills, MI 48334
(248) 647-6611
ecf@kallabatlaw.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT

In Re: STEPHEN COLLIAS

Ch 13

Case # 17-46407

Judge: Phillip J. Shefferly

Debtor(s)

**NOTICE OF FOURTH APPLICATION FOR AWARD OF POST-CONFIRMATION COMPENSATION
FOR SERVICES RENDERED IN A CHAPTER 13 CASE OVER \$1000.00**

The Attorney for the Debtor(s) has/have filed papers with the Court for compensation for services rendered post-confirmation requesting:

Fees Requested	Expenses Requested	Retainer Paid	Balance of Retainer on Deposit
\$1833.82	\$135.95	\$0.00	\$0.00

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the motion, or if you want the court to consider your views on the fee application; Within 21 days, you or your attorney must:

1. File with the court a written response or an answer, explaining your position, at:*

United States Bankruptcy Court
211 W. Fort Street, 21st Floor
Detroit, MI 48226

If you mail your response to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to: **Attorney for Debtor(s): Kallabat & Associates, P.C., 31000 Northwestern Hwy., Ste 201, Farmington Hills, MI 48334;** and the **Chapter 13 Trustee: David Wm. Ruskin, 26555 Evergreen Rd., Suite 1100, Southfield, MI 48076.**

2. If a response or answer is timely filed and served, the clerk will schedule a hearing on the motion and you will be served with a notice of the date, time and location of the hearing.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Dated: 10-12-2020

/s/ John Z. Kallabat
John Z. Kallabat (P-49891)
Kallabat & Associates, P.C.
Attorney for the Debtor(s)
31000 Northwestern Hwy., Ste. 201
Farmington Hills, MI 48334
(248) 647-6611
ecf@kallabatlaw.com

*Response or Answer must comply with F. R. Civ. P. 8(b), (c) and (e)

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION – DETROIT**

In Re: STEPHEN COLLIAS

Ch 13

Case # 17-46407

Judge: Phillip J. Shefferly

Debtor(s)

_____ /

CERTIFICATE OF SERVICE

I hereby certify that on October 12, 2020, I electronically filed the FOURTH Application for Award of Post-Confirmation Compensation for Services Rendered in a Chapter 13 Case, along with the proposed order and other exhibits with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

Chapter 13 Trustee: David Wm. Ruskin mieb_ecfadmin@det13.com

*SEE ATTACHED MATRIX

and I hereby certify that I mailed, by United States Postal Service, the paper(s) to the following non ECF participant(s):

Stephen Collias, 17310 Beechwood, Beverly Hills, MI 48025

/s/ John Z. Kallabat
John Z. Kallabat (P-49891)
Kallabat & Associates, P.C.
Attorney for the Debtor(s)
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Farmington Hills, MI 48334
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ecf@kallabatlaw.com

Label Matrix for local noticing
0645-2
Case 17-46407-pjs
Eastern District of Michigan
Detroit
Mon Oct 12 09:19:26 EDT 2020

Ally Financial Lease Trust
PO Box 130424
Roseville MN 55113-0004

Credit One Bank
P.O. Box 98873
Las Vegas, NV 89193-8873

Grand & Grand
31731 Northwestern Highway
Suite 115
Farmington Hills, MI 48334-1601

Johnson Matrix Fitness System Corp.
1610 Landmark Drive
Cottage Grove, WI 53527-8967

LVNV Funding, LLC its successors and assigns
assignee of Prosper Funding LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

(p)PAWNEE LEASING CORPORATION ATTN SANDI CAR
3801 AUTOMATION WAY
STE 207
FORT COLLINS CO 80525-5735

Prosper
221 Main Street
Suite 300
San Francisco, CA 94105-1909

US Reif 325 N Old Woodward MI
c/o Grand & Grand PLLC
31731 Northwestern Hwy, Ste 115
Farmington Hills MI 48334-1654

Stephen Konstantine Collias
17310 Beechwood
Beverly Hills, MI 48025-5522

US Reif 325 North Old Woodward Michigan, LLC
30100 Telegraph Rd, Ste 366
Bingham Farms, MI 48025-5800

Blue Cross Blue Sheild
PO Box 321065
Detroit, MI 48232-1065

Detroit Medical Center
Detroit Receiving
Dept. 641450
PO Box 67000
Detroit, MI 48267-0002

IRS
Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101-7346

LVNV Funding, LLC its successors and assigns
assignee of Citi Held for Asset
Issuance 2015-PM2
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

LVNV Funding, LLC its successors and assigns
PO Box 10587
Greenville, SC 29603-0587

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

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C/O WEINSTEIN & RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

David Wm Ruskin
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Carol Stream, IL 60197-6492

First Premier Bank
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John Henke
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assignee of FNEM, LLC
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The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Pawnee Leasing
3801 Automation Way
Suite 207
Fort Collins, CO 80525

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)US Reif 325 North Old Woodward Michigan, L
30100 Telegraph Rd, Ste 366
Bingham Farms, MI 48025-5800

End of Label Matrix	
Mailable recipients	27
Bypassed recipients	1
Total	28